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412.369.3629

Boyce Campus
Donna Liberto
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South Campus
Heather Cox
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CCAC FCU

808 Ridge Avenue
Jones Hall - Room 217
Pittsburgh, PA 15212

Tel: 412.237.3197
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Email us at:
CreditUnion@ccac.edu

Office Hours

9:00 AM - 4:00 PM
Monday, Tuesday,
Thursday, and Friday
*Closed for Lunch
1:00pm - 1:30PM*

9:00 AM - 12:00 PM
Wednesday

Visit us online!
www.ccacfcu.org

CCAC Federal Credit Union has moved!

On September 24th, CCAC FCU opened the doors to our new home in Jones Hall—Room 217 of Allegheny Campus. Any future mailings, bill payments being sent to us, and insurance for any collateralized loan with the credit union should be updated and addressed as follows:

CCAC Federal Credit Union
808 Ridge Avenue - Jones Hall, Room 217
Pittsburgh, PA 15212

Holiday Loan Special

- * **\$1,000.00 or \$1,500.00 at 8.75% APR***
- * **Monthly repayment as low as \$88/month**
- * **12 month term**
- * **Discounted rate available**



All applications received will be subject to credit review and qualifications. Qualified members can borrow \$1,000.00 or \$1,500.00 with a CCAC FCU Holiday Loan. The rate of our Holiday Loan is 8.75% APR. Members with an ACH or payroll deduction payment are eligible to receive a discounted rate of 8.5% APR. Term not to exceed twelve months. The Holiday Loan Special is available from 10/15/2018 - 01/15/2019 to current CCAC FCU members. Only one Holiday Loan per member.

*APR = Annual percentage rate.

Online purchases and your account

As the 2018 Holiday Season approaches, there will be growth in online purchases. If you shop online, you may want to consider using a card that is not directly linked to your share draft/checking account. That way if your card is compromised, fraudulent activity will not directly hit your checking account and tie up funds you need for bills and daily purchases. For more information on protecting yourself while shopping online, please refer to the following article from the FTC: <https://www.consumer.ftc.gov/articles/0020-shopping-online>

Need a credit card? Call the credit union for details on a great promotion going on until the end of the year!

Christmas Club Accounts

Christmas Club funds will be transferred to share accounts during the first week of November. If you would like to have your funds transferred to your CCAC FCU share draft/checking account instead, please let us know as soon as possible.

All deposits must be in by October 31, 2018 to be included in this year's Christmas Club withdrawal. After the November transfer, your account will remain open and ready for deposits for next year's holiday season.

Want to change the amount you save? Adjust your payroll deduction and watch your Christmas savings grow!

Christmas Club Accounts can be opened at anytime. Give us a call or stop in to open yours today!

FICO Credit Score

Rate Tiers

Lending rates based on FICO Credit Score at time of application.

	SCORE
R1	700-850
R2	650-699
R3	600-649
R4	550-599
R5	549 & BELOW

Personal/Signature Loan Rates

APR—Annual Percentage Rate

Unsecured loans are granted up to a maximum of two months gross income not to exceed \$15k or the loan maximum* of the rate tier shown in the matrix below. All combined unsecured loans with CCAC FCU cannot exceed the loan maximum amount shown in the rate matrix. Rate Tier is determined by the borrower's FICO Credit Score.

SCORE	*Loan Max	12 Months	24 Months	36 Months	48 Months
R1	\$15,000.00	4.50% APR	5.50% APR	6.50% APR	7.50% APR
R2	\$10,000.00	6.50% APR	7.50% APR	8.50% APR	9.50% APR
R3	\$8,000.00	9.50% APR	10.50% APR	11.50% APR	12.50% APR
R4	\$5,000.00	12.50% APR	13.50% APR	14.50% APR	15.50% APR
R5	\$2,500.00	14.50% APR	15.50% APR	16.50% APR	17.50% APR

New & Used Auto Rates

APR—Annual Percentage Rate

SCORE	36 Months	48 Months	60 Months	72 Months
R1	2.50% APR	2.75% APR	3.00% APR	3.50% APR
R2	3.25% APR	3.50% APR	3.75% APR	4.25% APR
R3	4.25% APR	4.50% APR	4.75% APR	5.25% APR
R4	7.25% APR	7.50% APR	7.75% APR	8.25% APR
R5	9.25% APR	9.50% APR	9.75% APR	10.25% APR

Motorcycles, Boats, and Recreation Vehicles

APR—Annual Percentage Rate

SCORE	36Months	48 Months	60Months	72 Months
R1	3.50% APR	4.00% APR	4.50% APR	5.00% APR
R2	4.25% APR	4.75% APR	5.25% APR	5.75% APR
R3	6.25% APR	6.75% APR	7.25% APR	7.75% APR
R4	10.25% APR	10.75% APR	11.25% APR	11.75% APR
R5	13.25% APR	13.75% APR	14.25% APR	14.75% APR

Home Equity Rates

APR—Annual Percentage Rate

SCORE	5 Years	10 Years	15 Years
R1	3.75% APR	4.25% APR	4.75% APR
R2	4.25% APR	4.75% APR	5.25% APR
R3	4.75% APR	5.25% APR	5.75% APR
R4	5.25% APR	5.75% APR	6.25% APR
R5	5.75% APR	6.25% APR	6.75% APR

Account Fees

Share Account Withdrawal	<i>no fee</i>	
Dormant Account Fee	\$2	per month
Late Payment Fee on Loan	\$10	per month
Refinance Fee on Loan	\$50	
Check Printing	<i>Varies by Style</i>	
<i>*150 checks Free upon opening share draft account</i>		
Stop Payment Fee	\$10	per item
Non-Sufficient Funds Overdraft	\$25	per item
Overdraft Service, POS (Point of Sale)	\$25	per transaction
Returned Check on Deposit	\$20	per item
Check/Draft Copy	\$5	per item
Holiday Club Early Withdrawal	\$5	
Money Order	\$1	per item
Incorrect ACH Transmit ID	\$5	per transaction
Use of CU ATM	<i>no fee</i>	
Pinned based purchase or ATM**	\$1	1st 4 in each month are free then \$1 per transaction
<i>**initial pin transaction free — required to activate card</i>		
Replacement ATM Card	\$5	per card
Printed Quarterly Statement	\$3	Quarterly - Kid's acct and Ages 70+ waived.
Computer History of Account	\$1	per page
Statement Copy	\$1	per page
Account Reconciliation/Research	\$20	per hour
Real Estate Satisfaction Fee	<i>varies</i>	Per loan payoff
Home Equity Preparation Fee	\$200	
Manual dial from Debit Card Processor to verify account activity	\$2	per call

Covered by Share Rates

APR—Annual Percentage Rate

All Tiers	100%	2.99% APR
All Tiers	50%	3.99% APR

Shares Rates Schedule

APY—Annual Percentage Yield

Certificate Rates		
TERM	MINIMUM	APY
6 Month	\$500.00	.50%
12 Month	\$1,000.00	.75%
24 Month	\$1,000.00	1.00%
36 Month	\$1,000.00	1.25%

Share Savings Rates

AMOUNT	APY
\$100 and above	.10%

Membership

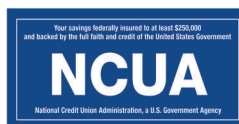
CCAC Employees: Once you are a member of CCAC FCU, your immediate family members are also eligible to join! This includes children under the age of 18.

Call **412.237.3197** to find out more.

To ensure that your Debit Card is not unnecessarily blocked, please notify the credit union at least 2 business days prior to any travel or purchases



All information in this newsletter is current as possible. CCAC FCU reserves the right to add, change, or delete services. Rates and terms may change at any time.



Your savings is federally insured to at \$250,000 National Credit Union Administration, a U.S. Government Agency.

